

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

NEIL DAVIS
SANDRA M DAVIS
Debtor(s)

Case No. 04-42834

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/18/2004.
- 2) The plan was confirmed on 02/18/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/24/2006, 07/27/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/23/2006, 12/05/2008, 07/20/2009, 12/23/2009.
- 5) The case was completed on 01/22/2010.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,030.00.
- 10) Amount of unsecured claims discharged without payment: \$15,732.01.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$47,590.61
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$47,590.61**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,091.85
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,591.85**

Attorney fees paid and disclosed by debtor: \$700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALEXIAN BROTHERS MEDICAL CTR	Unsecured	3,165.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	2,724.00	2,916.02	2,916.02	2,041.21	0.00
BECKET & LEE LLP	Unsecured	586.00	585.90	585.90	410.13	0.00
BONAVENTURE MEDICAL FOUNDAT	Unsecured	297.00	NA	NA	0.00	0.00
CALIFORNIA STUDENT AID COMM	Unsecured	NA	7,460.99	7,460.99	5,222.69	0.00
CALIFORNIA STUDENT AID COMM	Unsecured	NA	1,498.09	1,498.09	1,048.66	0.00
CAPITAL ONE	Unsecured	1,551.00	NA	NA	0.00	0.00
CARDIOVASCULAR ASSOCIATES	Unsecured	32.00	NA	NA	0.00	0.00
CENTRAL CREDIT UNION OF IL	Unsecured	3,500.00	2,625.99	2,625.99	1,838.19	0.00
CITIFINANCIAL MORTGAGE	Secured	14.37	14.37	14.37	14.37	0.00
CITIFINANCIAL MORTGAGE	Secured	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,587.00	5,826.83	5,826.83	4,078.78	0.00
ECMC	Unsecured	16,000.00	7,841.85	7,841.85	5,489.30	0.00
ELK GROVE LAB	Unsecured	147.00	NA	NA	0.00	0.00
EMERGENCY & AMBULATORY CARE	Unsecured	458.00	NA	NA	0.00	0.00
FNANB	Unsecured	5,366.00	5,655.31	5,655.31	3,958.72	0.00
FORD MOTOR CREDIT CO	Secured	3,788.63	3,788.63	3,788.63	3,788.63	131.37
GE MONEY BANK	Unsecured	186.00	NA	NA	0.00	0.00
HARRIS BANK CONSUMER LOAN CT	Unsecured	NA	847.73	847.73	593.41	0.00
HARRIS BANK CONSUMER LOAN CT	Secured	6,333.21	6,333.21	6,333.21	6,333.21	473.48
HUMANA HEALTH PLAN	Unsecured	30.00	NA	NA	0.00	0.00
MIDWEST PULMONARY CONSULTAN	Unsecured	420.00	NA	NA	0.00	0.00
NATIONWIDE MUTUAL FIRE INS	Unsecured	37.00	NA	NA	0.00	0.00
RADIOLOGY IMAGING CONSULTANT	Unsecured	196.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,746.00	2,850.85	2,850.85	1,995.60	0.00
RESURGENT CAPITAL SERVICES	Unsecured	5,987.00	6,398.14	6,398.14	4,478.70	0.00
SMC	Unsecured	1,240.00	1,401.91	1,401.91	981.34	0.00
WASHINGTON MUTUAL BANK	Secured	NA	NA	NA	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	1,471.00	1,601.38	1,601.38	1,120.97	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$14.37	\$14.37	\$0.00
Debt Secured by Vehicle	\$10,121.84	\$10,121.84	\$604.85
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,136.21	\$10,136.21	\$604.85
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$47,510.99	\$33,257.70	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,591.85</u>	
Disbursements to Creditors	<u>\$43,998.76</u>	
TOTAL DISBURSEMENTS :		<u>\$47,590.61</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/13/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.